

**PROCEEDING MEMO**

**Date: 09/09/2020 02:00 pm**

**In re: Lois Joyce Evans**

**Bankruptcy No. 20-20387-CMB  
Chapter: 11-NOT A SMALL BUSINESS  
Doc. # 48**

**Appearances: BY PHONE: Larry Wahlquist; Brent Lemon**

**Nature of Proceeding: #48 Continued Hearing Re: Motion To Convert Case  
Pursuant To 11 U.S.C. Section 1112(b)**

**Additional Pleadings: #52 Response by Debtor**

**#56 Monthly Financial Report for May, 2020**

**#58 Proceeding Memo from 08/04/2020 Hearing - Telephonic**

**Hearing Continued for 08/25/2020 at 3:00 p.m.**

**#63 Proceeding Memo from 08/25/2020 Telephonic Hearing -  
Telephonic Hearing Continued for 09/09/2020 at 2:00. Debtor to dial-in and  
participate in Hearing**

**#67 Status Report filed by United States Trustee**

**Judge's Notes:**

Wahlquist:

- adequate insurance information has been supplied
- None of the revised monthly operating reports have been filed as ordered, this is non-compliance
- recommend conversion to chapter 7

Lemon:

- we attempted to circulate the revised MORs trying to get things righted, we did not file them because we wanted to assure they were adequate before filing with the court
- we have been in contact with the IRS and PADOR on working out plan payment
- house is encumbered by a mortgage and multiple secured tax liens, which would yield a non-equity situation--it is difficult to see the benefit of a chapter 7 here.

Debtor:

- willing to retain an accountant
- takes responsibility, however was very ill recently and had a family member she needed to

help through terminal illness

-was under the mistaken impression that sending bank statements would suffice

-would like one chance to remedy the mistake

Court:

-this is the debtor's 3rd bankruptcy since 2018, and the current bankruptcy has been ongoing for 9 months with the present issues

-the lack of monthly reports results in an inability to discern and spending or consumption habits for untraceable funds

-the court will give one more chance, but conversion to chapter 7 will occur in the event of any failures to comply with orders. a plan and disclosure must be filed and accurate amended monthly reports through the end of September must be filed at least a week before the next hearing

Next hearing on this matter to occur 10/8/20 at 1:30 by telephone

**Carlota Böhm**  
**Chief U.S. Bankruptcy Judge**

FILED  
9/9/20 4:20 pm  
CLERK  
U.S. BANKRUPTCY  
COURT - WDP

**Certificate of Notice Page 3 of 3**  
United States Bankruptcy Court  
Western District of Pennsylvania

In re:  
Lois Joyce Evans  
Debtor

Case No. 20-20387-CMB  
Chapter 11

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: gamr  
Form ID: pdf900

Page 1 of 1  
Total Noticed: 1

Date Rcvd: Sep 09, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 11, 2020.

db +Lois Joyce Evans, 113 Burry Avenue, Bradfordwoods, PA 15015-1239

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 11, 2020

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 9, 2020 at the address(es) listed below:

Anthony T. Kovalchick on behalf of Creditor Dep't of Revenue Office of Attorney General  
akovalchick@attorneygeneral.gov  
Brian C. Thompson on behalf of Debtor Lois Joyce Evans bthompson@ThompsonAttorney.com,  
blemon@thompsonattorney.com;mgillespie@thompsonattorney.com;bthompson@ecf.courtdrive.com;jgorze@t  
hompsonattorney.com;jcastello@thompsonattorney.com;kbelko@thompsonattorney.com  
James Warmbrodt on behalf of Creditor PNC Mortgage, A Division Of Pnc Bank, National  
Association bkgroup@kmlawgroup.com  
Karina Velter on behalf of Creditor JPMorgan Chase Bank, N.A. amps@manleydeas.com  
Larry E. Wahlquist on behalf of U.S. Trustee Office of the United States Trustee  
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Thomas Song on behalf of Creditor PNC Bank, National Association, et.al. pawb@fedphe.com  
TOTAL: 7